

EXHIBIT 2



Rushmore Loan Management Services
PO Box 514707
Los Angeles, CA 90051
www.rushmoreloan.com
(888) 504-6700

Mortgage Statement

Statement Date: 04/13/2021
Account Number: [REDACTED]
Payment Date: 04/24/2021
Payments received after the statement date are not reflected.
Total Payment Amount⁽³⁾ \$2,383.68

----- manifest line -----
TIMOTHY J. RICHISSIN
HEIDI C. RICHISSIN
3632 BERKELEY LN
BRUNSWICK, OH 44212-1550



Bankruptcy Message

Our records show that this loan may be subject to either a bankruptcy stay or a discharge of personal liability through bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us at the Correspondence address listed on the next page.

This communication is from a debt collector.

Account Information

Property Address: 3632 BERKELEY LANE
BRUNSWICK, OH 44212
Outstanding Principal⁽¹⁾ \$192,639.41
Interest Rate 5.00000%
Recoverable Advances⁽⁴⁾ \$10,592.10
Prepayment Penalty No

Explanation of Payment Amount⁽⁵⁾

Principal	\$368.20
Interest	\$801.14
Escrow (Taxes and Insurance)	\$0.00
Regular Monthly Payment	\$1,169.34
Total Fees and Charges	\$45.00
Past Unpaid Amount	\$1,169.34
Total Payment Amount	\$2,383.68
Partial Payment (Unapplied) ⁽¹⁾	\$491.98

Past Payments Breakdown

	Paid Last Month	Paid Year-to-Date
Principal	\$365.15	\$1,451.55
Interest	\$804.19	\$3,225.81
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied) ⁽¹⁾	\$0.00	\$0.00
Recoverable Advances ⁽⁴⁾	\$0.00	\$0.00
Total	\$1,169.34	\$4,677.36



Never Miss with Recurring Payments

Our recurring payment option is easy to set up and takes the hassle out of making payments manually. Set up your recurring payments today and never worry about a missed payment.

Register today at www.MyRushmoreLoan.com

If You Are Experiencing Financial Difficulty

If you need free counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/allocating/m/center.cfm> or call 800-544-4787. Rushmore Loan Management Services LLC is dedicated to providing outstanding loan servicing and customer support through a commitment to uphold ethical and honest business practices. Rushmore is customer-focused and we believe in providing the highest level of customer care. We treat all of our customers with respect, courtesy and integrity. We understand the importance of homeownership, and we recognize that at times economic changes can make it difficult to make your mortgage payment. We encourage our customers to contact us at (888) 504-6700 to discuss assistance programs we may have available for you. We also encourage you to contact us to discuss any other issues you may be having with your mortgage. We believe that open and timely communications is a key to our relationship with you. We encourage all of our customers to continue to visit our website (www.rushmoreloan.com) to access loan information, make payments, download forms, or obtain answers to questions about your account.

(Keep upper portion for your records)

Please mail so that your payment reaches us by the due date.



This is an Informational Statement for borrowers in bankruptcy or borrowers whose debt has been discharged in bankruptcy. It is not an attempt to collect a debt. Please note that even if your debt has been discharged in bankruptcy and you are no longer personally liable on the debt, the lender may, in accordance with applicable law, pursue its rights to foreclose on the property securing the debt. If you do not wish to receive informational statements in the future, please call Rushmore toll-free at (888) 504-6700.

Important Information

- (1) **Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.
- (3) **Outstanding Principal:** This is your Loan Balance only, not the pay off amount, and does not include any Deferred Balance.
- (4) **Recoverable Advances:** Disbursements for servicing-related expenses (non-escrow expenses) paid with servicer funds rather than escrow funds, which are recovered from you, the borrower.
- (5) **Payment Amount:** The amount listed here may not be the full amount necessary to bring your account current. To obtain the most up-to-date amount due information, please contact us at the number listed on this Statement.

GET LOAN INFORMATION INSTANTLY

Call our convenient and easy Automated Information Hotline and receive up-to-date loan information. **JUST CALL (888) 504-6700** from a Touch Tone Phone. For your security, you will need to enter your loan number and the last 4 digits of your social security number when requested. You may also visit our website at www.rushmoreln.com for access to loan information, make payments, request financial assistance and more!

Need To Contact Us?**CUSTOMER CARE / PAYOFF STATEMENTS**

Mon - Thurs 6:00 am to 7:00 pm PT
Friday 6:00 am to 6:00 pm PT

Telephone: (888) 504-6700

SEND CORRESPONDENCE TO:

Rushmore Loan Management Services LLC
Customer Care Department
P.O. Box 55004
Irvine, CA 92619-5004

NEED FINANCIAL ASSISTANCE?**COLLECTION DEPARTMENT**

Telephone: (888) 504-7200

HOME RETENTION

Telephone: (888) 504-7300

Payment Mailing Information:

Standard Delivery Mailing Address:
Rushmore Loan Management Services LLC
P.O. Box 514107
Los Angeles, CA 90051-4707

Overnight Delivery Service Payment Address:
Rushmore Loan Management Services LLC
15400 Laguna Canyon Rd.
Suite 100
Irvine, CA 92616

Assistance with Escrow Information:**HABITAT/HOMEOWNERS INSURANCE**

Telephone: (866) 735-2998
Fax: (866) 251-4121

PROPERTY TAX INFORMATION/ASSISTANCE

Telephone: (814) 323-3780
Fax: (817) 826-0265

SEND INSURANCE BILLS AND POLICIES TO:

Rushmore Loan Management Services LLC
P.O. Box 692409
San Antonio, TX 78269-2409

SEND TAX BILLS FOR ESCROWED/IMPOUNDED LOANS TO:

Rushmore Loan Management Services LLC
P.O. Box 9214
Coppell, TX 75019

Additional Information:**SEND NOTICE OF ERROR RESOLUTION AND INFORMATION REQUEST TO:**

Rushmore Loan Management Services LLC
Compliance Department
P.O. Box 52762
Irvine, CA 92619-3262

WESTERN UNION QUICK COLLECT

Code City: Rushmore
Code State: CA

STANDARD FEES

Returned Check Fee * \$25.00

* Except where restricted by state law

Other Fees are listed on

www.rushmoreln.com

ANNUAL PRIVACY NOTICE

Rushmore Loan Management Services LLC provides our Annual Privacy Notice on-line, at our website: www.rushmoreln.com. A copy of the notice will be mailed to customers who request one by contacting our Customer Care Department at (888) 504-6700 or by sending a written request to our Customer Care Department at P.O. Box 55004, Irvine, CA 92619-5004. The information in the Notice has not changed from last year.

Important Notice: Under the Fair Credit Reporting Act, you have the right to notify us if you believe we have reported inaccurate information about your account to any Consumer Reporting Agency. Such notice should be sent in writing and include your complete name, current address, social security number, account number, specific items of dispute and reason why you believe the information reported is in error. Send your notice to: P.O. Box 52242 Irvine, CA 92619-2242.

Housing Counselor Resources

The U.S. Department of Housing and Urban Development (HUD) sponsors non-profit homeownership counseling agencies across the country. Call 800-569-4287 or visit <http://www.hud.gov/offices/hudshubs/index.cfm> for a list of HUD-approved agencies in your area.

Mailing Address and Phone Number Change Request**Mailing Address**


City

State

Zip Code

Home Phone Number

Business Phone Number



RUSHMORE
LOAN MANAGEMENT
SERVICES

Rushmore Loan Management Services
PO Box 514207
Los Angeles, CA 90051
www.rushmorelms.com
(888) 594-6700

**Mortgage
Statement**

Statement Date: 04/13/2021
Account Number: [REDACTED]

Transaction Activity (04/06/2021 - 04/13/2021)							
Date	Description	Principal	Interest	Escrow	Fees	Other	Total
04/13	PAYMENT	365.15	804.19				1,169.34

ADDITIONAL NOTICES

If you have any other mortgage loans secured by the same property not serviced by Rushmore, please contact your other servicer directly to discuss any possible loss mitigation options that may be available to you.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this document is being sent for information purposes only and does not constitute personal liability with respect to the debt.

LEGAL NOTIFICATION: Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Notice of Error Resolution & Information Request Procedures

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC (RLMS). Please keep this document for your records.

If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:

Rushmore Loan Management Services LLC
P.O. Box 52262
Irvine, CA 92619-2262

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll-free telephone at 1-800-569-4287.

Equal Credit Opportunity Act Disclosure

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.